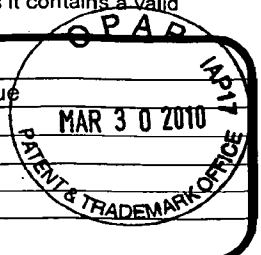


Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: March 30, 2010 <i>(use as many sheets as necessary)</i>				Complete if Known	
Sheet	1	of	6	Application Number	10/825,440 Reissue
				Filing Date	4/14/2004
				First Named Inventor	Bruce Bent
				Art Unit	3693
				Examiner Name	Patel, Jagdish
				Attorney Docket Number	049212-0102



U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	P1	2002/0046144-	04-18-2002	GRAFF, RICHARD A.	
	P2	2002/0082981-	06-27-2002	MADDEN, MARTIN P.	
	P3	2002/0087454-	07-04-2002	CALO ET AL.	
	P4	2002/0194099-	12-19-2002	WEISS, ALLAN N.	
	P5	2003/0041003-	02-27-2003	KAYSER, LEO III	
	P6	2003/0200174	10-23-2003	STAR, BARRY L.	
	P7	2003/0208438	11-06-2003	ROTHMAN, MICHAEL	
	P8	5,802,499	09-01-1998	SAMPSON ET AL.	
	P9	5,875,437	02-23-1999	ATKINS, CHARLES AGEE	
	P10	6,192,347	02-20-2001	GRAFF, RICHARD A.	
	P11	6,324,523	11-27-2001	KILLEEN ET AL.	
	P12	6,363,360-	03-26-2002	MADDEN, MARTIN P.	
	P13	6,513,020-	01-28-2003	WEISS ET AL.	
	P14	7,124,101-	10-17-2006	MIKURAK, MICHAEL G.	
	P15	7,328,179-	02-05-2008	SHEEHAN ET AL.	
	P16	7,509,286	03-24-2009	BENT ET AL.	
	P17	7,596,522-	09-29-2009	JACOBSEN, MARK P.	
	P18	7,603,307	10-13-2009	JACOBSEN, MARK P.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. ¹	U.S. Patent Application Document Serial Number-Kind Code ² (if known)	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ -Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

NON PATENT LITERATURE DOCUMENTS

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/14/2010
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	
				10/825,440 Reissue	
				Filing Date	
				4/14/2004	
				First Named Inventor	
Bruce Bent					
Art Unit					
3693					
Examiner Name					
Patel, Jagdish					
Attorney Docket Number					
049212-0102					

Date Submitted: March 30, 2010
(use as many sheets as necessary)

Sheet 2 of 6

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	P19	Canada Deposit Insurance Corporation, 1 page, (http://www.cdic.ca/e/index.html).	
	P20	Canadian Payments Association, 2 pages, (http://www.cdnpay.ca/home/home.asp).	
	P21	Deutsche Bank Insured Deposit Program, Marketing Literature 2007, 3 pages.	
	P22	Federal Register: October 9, 1997 (Volume 62, Number 196), pp. 52809-52868. http://www.fdic.gov/news/news/inactivefinancial/1997/fil97111b.html	
	P23	GARMHAUSEN, "Matching Small Banks with Large Muni Deposits," American Banker, Online The Financial Services Resource, October 4, 2005, 4 pages, http://www.finstar.com/docs/AmericanBanker.html .	
	P24	HENCKE, "New Rules for FDIC deposit Insurance", ABA Bank Compliance, Vol. 20, No. 7, July/August 1999, pp. 31-37.	
	P25	JONG et al., "The Valuation and Hedging of Variable Rate Savings Accounts," University of Amsterdam, November 15, 2001, 23 Sheets	
	P26	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Andrew W. Stern, including Exhibits A, B, C, D, E and F, November 12, 2007, Case No. 07-cv-318 (RJS) (Document 59).	
	P27	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Joel P. Laitman in Support of Plaintiffs' Memorandum of Law in Opposition to Defendants' Motion For Dismissal of the Second Amended Class Action Complaint, Including: "Client Commitment"; "Get Started Today"; "Total Merrill"; "Guideline For Business Conduct"; "Commitment To Clarity"; "Cash Management Account"; "Information Statement Regarding Changes To Interest Rates On Deposits in Merrill Lynch Banks",...	
	P28	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Joel P. Laitman in Support of Plaintiffs' Memorandum of Law in Opposition to Defendants' Motion For Dismissal of the Second Amended Class Action Complaint, Including:...February 5, 2008 (Document 72)	
	P29	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Joel P. Laitman in Support of Plaintiffs' Memorandum of Law in Opposition to Defendants' Motion For Dismissal of the Second Amended Class Action Complaint, Including:...February 5, 2008 (Document 73)	
	P30	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Joel P. Laitman in Support of Plaintiffs' Memorandum of Law in Opposition to Defendants' Motion For Dismissal of the Second Amended Class Action Complaint, Including:...February 5, 2008 (Document 74)	

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/14/2010
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/825,440 Reissue
		Filing Date	4/14/2004
Date Submitted: March 30, 2010 (use as many sheets as necessary)		First Named Inventor	Bruce Bent
		Art Unit	3693
Sheet 3 of 6		Examiner Name	Patel, Jagdish
		Attorney Docket Number	049212-0102

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	P31	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Joel P. Laitman in Support of Plaintiffs' Memorandum of Law in Opposition to Defendants' Motion For Dismissal of the Second Amended Class Action Complaint, Including:...February 5, 2008 (Document 75)	
	P32	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Kenneth I. Schacter, including Exhibits A, B, C, D, F, G, H, I, J, K, L, M, N, O, P, Q and R, November 14 2007, Case No. 07-cv-318 (RJS) (Document 69).	
	P33	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Mathew J. Terry in Support of Motion to Dismiss by Defendants Wachovia Corporation, Wachovia Securities, LLC, Wachovia Bank, N.A., and Wachovia Bank of Delaware, N.A., including Exhibits A, B, C and D, November 14 2007, Case No. 07-318 (RJS) (Document 67).	
	P34	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Declaration of Scott D. Musoff in Support of The Merrill Lynch Defendants' Motion to Dismiss The Second Amended Class Action Complaint, ECF Case, November 12 2007, Case No. 07-cv-318 (RJS) (Document 64).	
	P35	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Reply Declaration of Kenneth Schacter including Exhibits S and T, March 6, 2008, Case No. 07-cv-318 (RJS) (Document 81).	
	P36	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Second Amended Class Action Complaint, Jury Trial Demanded, Introduction and Summary of Allegations, June 11, 2007, Case No. 07-cv-318-VM.	
	P37	Lawsuit by Carlo DeBLASIO et al. against Merrill Lynch & Co., Inc. et al., Supplemental Declaration of Matthew J. Terry in Support of Motion to Dismiss by Defendants Wachovia Corp., Wachovia Securities, LLC, Wachovia Bank N.A., and Wachovia Bank of Delaware, N.A., including Exhibits A and B, March 6, 2008, Case No. 07-cv-318 (RJS) (Document 79).	
	P38	Lawsuit by Carlo DeBlasio, et al. against Merrill Lynch & Co., Inc., et al., Opinion and Order Regarding Motions, July 27, 2009, Case No. 07 CIV 318(RJS).	
	P39	Lawsuit by Island Intellectual Property LLC and Intrasweep LLC against Institutional Deposits Corp., Complaint for Patent Infringement, Jury Trial Demanded, November 4, 2009, Civil Action No. 09 CV 3079.	
	P40	Lawsuit by Island Intellectual Property LLC and Intrasweep LLC, Answer of Defendant Institutional Deposits Corp. to Complaint for Patent Infringement, December 10, 2009, Case No. 09 CV 03079 (JEC), (Document 16).	
	P41	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, Double Rock Corporation and Intrasweep LLC against Deutsche Bank AG, Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, Stipulated Dismissal of Deutsche Bank AG Without Prejudice, November 19, 2009, Civil Action No. 09 CIV 2675 (VM) (AJP) (Document 79).	

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/14/2010
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	
				10/825,440 Reissue	
				Filing Date	
				4/14/2004	
				First Named Inventor	
Bruce Bent					
Date Submitted: March 30, 2010				Art Unit	
3693				Examiner Name	
Patel, Jagdish				Attorney Docket Number	
049212-0102					
(use as many sheets as necessary)					
Sheet	4	of	6		

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ⁶
	P42	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, Double Rock Corporation and Intrasweep LLC against Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, Deutsche Bank Trust Company Americas' First Amended Answer to Consolidated First Amended Complaint and Counterclaims, December 4, 2009, Civil Action No. 09 CIV 2675 (VM) (AJP), (Document 86).			
	P43	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, Double Rock Corporation and Intrasweep LLC against Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, Total Bank Solutions, LLC's First Amended Answer to Consolidated First Amended Complaint and Counterclaims December 4, 2009, Civil Action No. 09 CIV 2675 (VM) (AJP) (Document 87).			
	P44	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, Double Rock Corporation and Intrasweep LLC against Promontory Interfinancial Network LLC, MBSC Securities Corporation, Deutsche Bank AG, Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, Stipulated Dismissal of Counts I-III of Defendant Promontory Interfinancial Network, LLC's, Counterclaim with Prejudice, October 19, 2009, (Document 68).			
	P45	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, Double Rock Corporation and Intrasweep LLC against Promontory Interfinancial Network LLC, MBSC Securities Corporation, Deutsche Bank AG, Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, Stipulation and Order, October 29, 2009, Case No. 09 CV 2675 (VM) (AJP) (Document 73).			
	P46	Letter to William R. Burdette, CEO, April 6, 2009, FDIC, Federal Deposit Insurance Corporation, 2 pages.			
	P47	Letter to William R. Burdette, CEO, November 15, 2007, FDIC, Federal Deposit Insurance Corporation, 5 Sheets.			
	P48	Mutual Fund Dealers Association, 1 page, (http://www.mfda.ca/)			
	P49	Total Bank Solutions, Bank Sweep FAQs http://www.totalbanksolutions.com/sweepbnkfaqs.htm , September 23, 2005, 2 pages.			
	P50	Total Bank Solutions, Bank Sweep FAQs, http://www.totalbanksolutions.com/sweepbnkfaqs.htm , November 2, 2005, 3 pages.			
	P51	Total Bank Solutions, Bank Sweep Products, Deutsche Bank, http://www.totalbanksolutions.com/banksweep.htm , September 23, 2005, 1 page.			
	P52	Total Bank Solutions, Bank Sweep Products, http://www.totalbanksolutions.com/banksweep.htm , Appendix 3, October 18, 2005, 2 pages.			

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/14/2010
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: March 30, 2010 (use as many sheets as necessary)				Application Number		10/825,440 Reissue
				Filing Date		4/14/2004
				First Named Inventor		Bruce Bent
				Art Unit		3693
				Examiner Name		Patel, Jagdish
Sheet	5	of	6	Attorney Docket Number		049212-0102

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	P53	Total Bank Solutions, Bank Sweep Products, http://www.totalbanksolutions.com/banksweep.htm , November 2, 2005, 2 pages.	
	P54	Total Bank Solutions, Brokerage Sweep FAQs, http://www.totalbanksolutions.com/brokerfaqs.htm , November 2, 2005, 3 pages.	
	P55	Total Bank Solutions, Brokerage Sweep, http://www.totalbanksolutions.com/brokersweep.htm , November 2, 2005, 1 page.	
	P56	Total Bank Solutions, Deposit Bank FAQs, http://www.totalbanksolutions.com/depositbnkfaqs.htm , November 2, 2005, 2 pages.	
	P57	Total Bank Solutions, Deposits, Deutsche Bank, http://www.totalbanksolutions.com/deposits.htm , September 23, 2005, 1 page.	
	P58	Total Bank Solutions, Deposits, http://www.totalbanksolutions.com/deposits.htm , November 2, 2005, 2 pages.	
	P59	Total Bank Solutions, Deutsche Bank Insured Deposit Program, DB Insured Deposit Program Features, http://www.totalbanksolutions.com/features.htm , September 23, 2005, 2 pages.	
	P60	Total Bank Solutions, Deutsche Bank Insured Deposit Program, http://www.totalbanksolutions.com/ , September 23, 2005, 1 page.	
	P61	Total Bank Solutions, http://www.totalbanksolutions.com/ , March 16, 2007, 8 pages.	
	P62	Total Bank Solutions, http://www.totalbanksolutions.com/overview.htm , November 2, 2005, 1 page.	
	P63	Total Bank Solutions, Insured Deposit Program Features, http://www.totalbanksolutions.com/features.htm , November 2, 2005, 2 pages.	
	P64	Total Bank Solutions, Insured Deposit Program, http://www.totalbanksolutions.com/Insureddeposits.htm , November 2, 2005, 2 pages.	
	P65	Total Bank Solutions, Partners & Affiliates, http://www.totalbanksolutions.com/partners.htm , November 2, 2005, 3 pages.	

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/14/2010
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: March 30, 2010 (use as many sheets as necessary)				Complete if Known	
				Application Number	10/825,440 Reissue
				Filing Date	4/14/2004
				First Named Inventor	Bruce Bent
				Art Unit	3693
				Examiner Name	Patel, Jagdish
				Attorney Docket Number	049212-0102
Sheet	6	of	6		

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶	
	P66	Total Bank Solutions, Partners & Affiliates, http://www.totalbanksolutions.com/partners.htm , October 25, 2005, 3 pages.		
	P67	Total Bank Solutions, Strategic Partners, November 2, 2005, 1 page.		
	P68	Total Bank Solutions, TBS Deposit Account, About Our Broker Products, http://www.totalbanksolutions.com/brokerproducts.htm , September 7, 2005, 2 pages.		
	P69	Total Bank Solutions, TBS Management Team, http://www.totalbanksolutions.com/management.htm , Appendix 1, October 18, 2005, 1 page.		
	P70	Total Bank Solutions, TBS Management Team, http://www.totalbanksolutions.com/management.htm , November 2, 2005, 2 pages.		
	P71	Total Bank Solutions, TBS Management Team, http://www.totalbanksolutions.com/management.htm , October 25, 2005, 2 pages.		
	P72	TotalBank Solutions, TBS Bank Deposit Account, October 2004, 6 pgs.		
	P73	TotalBank Solutions, web.archive.org/web/20050126044216/http://totalbanksolutions.com , January 26, 2005, 2 pgs.		
	P74	USA Mutual Partners Insured Cash Shelter Account Terms and Conditions, 11 pages, 2009 USA Mutuals Partners, Inc.		
	P75	Wachovia Securities, Important Information for Clients Concerning Changes in Automatic "Sweep" Arrangements, October 1, 2003, 6 sheets.		

Examiner Signature	/Jagdish N. Patel/	Date Considered	07/14/2010
--------------------	--------------------	-----------------	------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.